METHOD OF PROCESSING VEHICLE DAMAGE CLAIMS ABSTRACT OF THE DISCLOSURE

The method begins with an insured operator or third party claimant reporting a vehicle damage claim to an insurance provider of the insured operator. The damaged vehicle is delivered to a facility operated by the insurance provider. The insured operator or third party claimant is provided with a rental car at the insurance provider's facility. A repair estimate is prepared at the insurer's facility by a representative of the insurance provider. A repair facility is then selected by the representative of the insurance provider. The vehicle is then picked up by the repair facility and repaired at the repair facility. The repaired vehicle is returned by the repair facility to the insurance provider's facility. The repaired vehicle is returned to the insured operator or third party claimant at the insurance provider facility. The insured operator or third party claimant at the rental vehicle at the insurance provider facility at the same time the repaired vehicle is picked up.